RESEARCH HIGHLIGHT

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Socio-economic Series 07-022

2001 Census Housing Series: Issue 11 Profile of the Housing Conditions of Persons With Disabilities

INTRODUCTION

This *Research Highlight* is the first in a series that will examine the housing conditions and needs of persons with disabilities. This highlight is based on the data collected in the 2001 Census. Demographic and socio-economic data are used along with CMHC's core housing need indicator (*see* below) to provide some insights into the housing characteristics and conditions of persons with disabilities and the differences between persons with disabilities and persons without disabilities.

Subsequent highlights in the series will be based on the 2001 *Participation and Activity Limitation Survey* (2001 PALS)—Statistics Canada's post-censal survey[1] on the issues facing people with disabilities in Canada. Provincial and territorial level data tables can be found on the CMHC website at http://www.cmhc.ca/en/corp/about/cahoob07/data/data_015.cfm.

DEFINITIONS

Disability

This profile uses the responses to the 2001 Census disability questions[2] to divide the Canadian population into two groups: those who report some level of disability and those who report no disability. The two questions (Questions 7 and 8 on the 2001 Census questionnaire) are:

7. Does this person have any difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning or doing similar activities?
8. Does a physical condition or mental condition or health problem reduce the amount or the kind of activity this person can do:
   a. at home?
   b. at work or at school?
   c. In other activities, for example, transportation or leisure?

A person is considered to have a disability if he/she answers "Yes" to Question 7 and/or "Yes" to any of the three parts of Question 8. A person is considered to not have a disability if he/she answers "No" to Questions 7 and "No" to the three parts of Question 8. Those that did not respond are excluded from the data analysis.

Core housing need

Households are considered to be in core housing need if they do not live in and do not have sufficient income to access acceptable housing. The term "acceptable housing" refers to housing that is in adequate physical condition, of suitable size and affordable.

- Adequate dwellings are those reported by their residents as not requiring any major repairs.
- Suitable dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.[3]

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1 According to Statistics Canada, a post-censal survey is a survey that uses a census question to identify the target population. It is usually conducted shortly after a census, with census staff and field infrastructure being used to select the sample and collect the data. Census data are used to augment the data collected on the post-censal survey questionnaire.

2 To see the 2001 Census form, go to http://www.statcan.ca/english/sdds/instrument/3901_Q2_V2_E.pdf. Retrieved December, 2007.

3 According to the National Occupancy Standard enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

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- Affordable dwellings cost less than 30% of before-tax household income.[4]

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative acceptable local housing.

When discussing core housing need, household data exclude farm, band and reserve households (for which shelter costs are not collected by the census). Housing conditions cannot be assessed for certain households. For example, some households report shelter costs that exceed their income, or incomes of zero or less. Since CMHC regards the housing conditions for these households as uninterpretable, they are excluded from the assessment of housing conditions in this *Highlight*.

"Households" refer to all private households. People living in collective dwellings are excluded by definition.[5]

"Family Household" refers to a household that contains at least one census family, that is, a married couple with or without sons or daughters, a couple living common-law with or without sons or daughters, or a lone parent living with one or more sons or daughters.[6] Most of these couple and lone-parent families live in one-family households. However, a few reside in multiple-family households.

A "Non-family Household" consists either of one person living alone in a private dwelling or of two or more people who share a private dwelling but who do not constitute a family.

FINDINGS

WHO ARE PERSONS WITH DISABILITIES IN CANADA?

Over one in 10 Canadians (16.0%) reported some level of disability in the 2001 Census of Population with the rate varying from 10.7% in Nunavut to 20.8% in Nova Scotia.

Table 1 Number and percentage of persons with disabilities, by province and territory, 2001

	Number	Per cent
Canada	**4,382,445**	**16.0**
Newfoundland and Labrador	72,090	14.8
Prince Edward Island	21,755	17.4
Nova Scotia	176,080	20.8
New Brunswick	123,825	18.2
Quebec	739,740	11.0
Ontario	1,812,960	17.1
Manitoba	175,080	18.3
Saskatchewan	148,400	18.9
Alberta	428,840	16.2
British Columbia	673,495	19.0
Yukon	3,615	14.6
Northwest Territories	3,825	11.1
Nunavut	2,735	10.7

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100 per cent.

Source: 2001 Census

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4 Shelter costs include the following:

- For renters, rent and payments for electricity, fuel, water and other municipal services and;
- For owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services. Costs associated with maintenance and repairs are not considered part of shelter costs.

5 Shelter costs are not collected by the Census for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures; nor for reserve households, whose housing costs are paid through band housing arrangements. Of the 30,007,094 million people identified in the 2001 Census, 27,696,215 million lived in non-farm, non-reserve households with interpretable shelter cost-to-income ratios (STIRs). Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. STIRs are computed directly from this data, that is, by comparing the current shelter cost to incomes from the previous year.

6 See Statistics Canada, 2001 Census Dictionary, Cat. No. 92-378-XIE, pages 190-193.

7 Prior to the 2001 Census, the sons or daughters had to have never been married to be considered children in the household.

In 2001, of the 27,407,040 people living in Canada[8], 4,382,445 or 16.0% reported some level of disability. There is a substantial variation in the disability rate among the provinces and territories. Nova Scotia had the highest disability rate (20.8%) followed by British Columbia and Saskatchewan at 19.0% and 18.9%, respectively.[9]

Nunavut had the lowest disability rate at 10.7%, followed by Quebec at 11.0% and the Northwest Territories at 11.1% (*see* Table 1).

Disability rates increase with age, particularly at age 45.

The disability rate increases as age increases. Among children aged from birth to 14 years, 5.0% were reported to have some level of disability in the 2001 Census. There is a relatively small increase in the disability rate with age up to age 44, followed by a progressively larger increase in the older age groups (*see* Table 2). At age 75 years and older, almost two in three (64.4%) reported some level of disability.

On average, women have a higher rate of disability than men.

A total of 2,336,445 females (16.7%) reported some level of disability compared to 2,046,000 males (15.2%). Boys up to age 14 have a higher rate of disability than girls, but women 45-54 and over 75 have slightly higher rates of disability than their male counterparts (*see* Table 2).

Persons with disabilities are more than twice as likely to be living alone than those without disabilities.

The living arrangements for persons with disabilities are very different from persons without disabilities. Persons with disabilities were less likely to live in family households than persons without disabilities (76.4% versus 89.1% respectively), and less likely to live in one-family households with children (28.5% versus 57.9%, respectively) (*see* Table 3). Persons with disabilities are more than twice as likely to live alone. A total of 884,060 (20.2%) persons with disabilities live alone, compared to 1,795,370 (7.8%) of persons without disabilities.

Table 2 Number of persons with disabilities, by gender and age group

	Both genders		Female		Male	
	(#)	(%)	(#)	(%)	(#)	(%)
All ages	4,382,445	16.0	2,336,445	16.7	2,046,000	15.2
Birth to 14 years	260,840	5.0	106,295	4.2	154,545	5.8
15 to 24 years	219,340	6.0	107,405	6.0	111,930	6.0
25 to 29 years	122,175	7.0	63,470	7.1	58,710	6.8
30 to 44 years	669,230	10.0	347,490	10.2	321,745	9.8
45 to 54 years	680,275	16.6	356,830	17.2	323,445	16.1
55 to 64 years	693,195	26.5	354,600	26.6	338,590	26.3
65 to 74 years	800,540	40.0	425,005	40.0	375,540	40.0
75 years and over	936,845	64.4	575,350	65.4	361,500	62.9

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: 2001 Census

Table 3 Number of persons and percentage distribution, by disability status and living arrangements, 2001

	Persons with disabilities		Persons without disabilities	
	(#)	(%)	(#)	(%)
Total – All Households	**4,382,445**	**100.0**	**23,093,670**	**100.0**
Persons in family households	3,346,920	76.4	20,576,125	89.1
Living in one-family, couple without children households	1,479,335	33.8	4,308,660	18.7
Living in one-family, couple with children households	1,248,930	28.5	13,359,765	57.9
Living in one-family, lone-parent households	449,685	10.3	2,544,770	11.0
Living in multiple-family households	168,970	3.9	362,925	1.6
Persons in non-family households	1,035,525	23.6	2,517,545	10.9
Living alone	884,060	20.2	1,795,370	7.8
Living with others	151,460	3.5	722,175	3.1

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: 2001 Census

8 This figure reflects the total population of Canada that live in private, non-farm, non-reserve households with household income greater than zero and a shelter-cost-to-income ratio (STIR) less than 100%, and who responded to the disability questions on the Census.

9 The regional differences may be explained in part by the relatively higher proportion of people with disabilities who live in rural areas compared to urban areas, and that the maritime provinces tend to have a higher than average senior population (see *The Housing Conditions of Persons with Health and Activity Limitations in Canada, 1991: A Retrospective. CMHC 2000*, pgs 5 and 17).

HOUSING CONDITIONS OF PERSONS WITH DISABILTIES:

Persons with disabilities are 1.7 times more likely to be living in households in core housing need than persons without disabilities.

In the 2001 Census, 754,905 (or 17.2%) of persons with disabilities live in a household in core housing need as compared to 2,391,880 (or 10.4%) of persons without disabilities (*see* Table 4).

Saskatchewan, Alberta and New Brunswick had the lowest incidence of core housing need for persons with disabilities (13.4%); Nunavut had the highest (49.4%). Differences in the incidence of core housing need between persons with disabilities and persons without disabilities are greatest in Quebec (17.2% versus 8.3%) and lowest in Nunavut[10] (49.4% versus 45.5%) and Yukon (17.2% versus 13.8%).

Table 4 Number and percent of persons living in households in core housing need, by disability status and geography, 2001

	Persons with disabilities		Persons without disabilities	
	(#)	(%)	(#)	(%)
Canada	**754,905**	**17.2**	**2,391,880**	**10.4**
Newfoundland and Labrador	12,900	17.9	46,610	11.2
Prince Edward Island	3,470	16.0	8,300	8.0
Nova Scotia	32,290	18.3	72,600	10.8
New Brunswick	16,550	13.4	43,100	7.8
Quebec	127,300	17.2	496,685	8.3
Ontario	332,620	18.3	1,045,475	11.9
Manitoba	25,435	14.5	71,285	9.1
Saskatchewan	19,910	13.4	59,245	9.3
Alberta	57,500	13.4	167,910	7.5
British Columbia	124,105	18.4	362,310	12.6
Yukon	620	17.2	2,920	13.8
Northwest Territories	840	22.0	5,035	16.4
Nunavut	1,350	49.4	10,385	45.5

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: 2001 Census

10 Nunavut faces higher levels of over-crowding than the rest of Canada to the point that over-crowding exceeds affordability and adequacy as a cause of core housing need. See CMHC's *2001 Census Housing Series: Issue 3 Revised The Adequacy, Suitability, and Affordability of Canadian Housing*, at www.cmhc.ca/od/?pid=63403 and *2001 Census Housing Series: Issue 6 Revised Aboriginal Households* at www.cmhc.ca/od/?pid=63695, English and French. Retrieved December, 2007.

Tenure:

Persons with disabilities living in rented accommodation are more likely to be living in a household in core housing need.

Regardless of disability status, the probability of living in a household in core housing need is lower if you were living in a household that was owned by a member of the household than if you were living in a household that was rented. Persons with disabilities were less likely to live in a household that is owned by a household member (69.4% compared with 73.7%).

For persons with disabilities, the incidence of core housing need for those living in households that are owned is 8.6% compared to 36.8% for persons with disabilities living in a rental household. For persons without disabilities, the incidences are 5.0% and 25.3%, respectively (*see* Table 5).

For persons with disabilities in rented accommodation, there are significant differences in the incidence of core housing need among the provinces and territories. The highest incidence is in Nunavut (52.2%), followed by Nova Scotia (42.2%). Northwest Territories has the lowest incidence at 28.5%, followed by Saskatchewan at 29.0% (*see* Table 5).

There are significant differences in the ratio of the incidence of core housing need for persons with disabilities living in rental households compared to that of persons without disabilities among the provinces and territories. The highest ratio, 1.6, is seen in New Brunswick, Quebec and Alberta. In Nunavut there is no difference between those with disabilities and those without. In four other jurisdictions—Manitoba, Saskatchewan, Northwest Territories and Yukon—the ratio is well below the national average of 1.5. Ratios are derived from the incidence rates in Table 5.

Table 5 Number and percentage of persons living in households in core housing need, by tenure, disability status and geography, 2001

	Dwelling Owned by a member of the household				Dwelling rented by a member of the household			
	Persons with disabilities		Persons without disabilities		Persons with disabilities		Persons without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)
Canada	**262,455**	**8.6**	**855,845**	**5.0**	**492,450**	**36.8**	**1,536,025**	**25.3**
Newfoundland and Labrador	7,165	12.3	23,955	7.0	5,735	41.3	22,655	31.4
Prince Edward Island	1,400	8.8	3,650	4.4	2,070	35.3	4,645	23.1
Nova Scotia	14,100	10.6	29,475	5.6	18,190	42.2	43,125	29.3
New Brunswick	7,285	7.6	20,395	4.5	9,270	33.5	22,705	21.3
Quebec	27,750	6.6	121,295	3.0	99,550	31.4	375,390	19.7
Ontario	118,905	9.2	388,640	5.9	213,715	40.5	656,835	30.3
Manitoba	8,715	7.2	27,100	4.5	16,720	31.2	44,180	25.3
Saskatchewan	8,105	7.5	20,790	4.2	11,805	29.0	38,455	26.0
Alberta	22,240	7.1	67,610	4.0	35,265	31.1	100,295	19.3
British Columbia	45,820	9.5	147,535	7.0	78,285	40.9	214,770	27.5
Yukon	315	11.7	1,220	8.0	300	32.8	1,705	29.2
Northwest Territories	390	17.5	1,995	10.8	455	28.5	3,045	24.9
Nunavut	265	41.1	2,175	32.5	1,090	52.2	8,210	50.9

NOTE: Includes the population living in private non-farm, non-reserve households with household income greater than zero and the average shelter cost-to-income ratio (STIRs) less than 100%

Source: CMHC (census-based housing indicators and data)

Age:

Adults with disabilities between the ages of 30 to 64 years are more than twice as likely as adults without disabilities to be living in a household in core housing need.

The incidence of core housing need varies by age. A total of 22.5% (58,805) of children with disabilities aged from birth to 14 years live in a household in core housing need versus 14.3% of children without disabilities. Persons with disabilities aged 30-44 years have the highest incidence among adults living in a household in core housing need (20.9%) followed by an incidence of 20.2% for persons with disabilities aged 25 - 29 and 20.0% for persons 15-24 years (*see* Table 6). This compares to 9.4%, 10.2%, and 11.4% for persons without disabilities of the same age groups respectively. The lowest incidence (13.2%) is seen among persons with disabilities who are 65-74 years old.[11]

Table 6 Number and per cent of persons living in households in core housing need by age, 2001

	Persons with disabilities		Persons without disabilities	
	(#)	(%)	(#)	(%)
Canada - Total All Ages	**754,905**	**17.2**	**2,391,880**	**10.4**
0-14 years	58,805	22.5	710,940	14.3
15-24 years	43,820	20.0	389,595	11.4
25-29 years	24,665	20.2	166,170	10.2
30-44 years	139,775	20.9	561,895	9.4
45-54 years	116,865	17.2	230,190	6.7
55-64 years	111,140	16.0	146,460	7.6
65-74 years	105,480	13.2	115,125	9.6
75 years and over	154,360	16.5	71,495	13.8

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: CMHC (census-based housing indicators and data)

As age increases, the differences in the incidence of core housing need between persons with disabilities and persons without disabilities increases. This pattern holds true until the senior years. The largest difference is seen among the population aged 45 to 54 years, where 116,865 persons with disabilities (17.2%) live in households in core housing need versus 6.7% for persons without disabilities (*see* Figure 1).

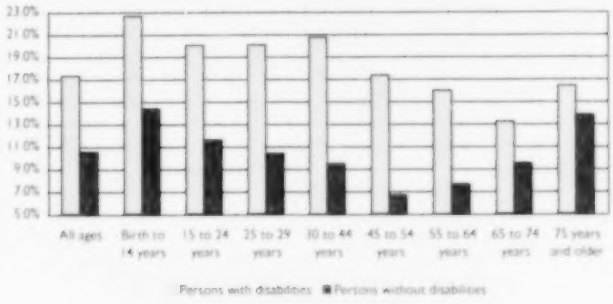

Figure 1 Percentage of persons living in households in core housing need in 2001 by disability status and age group

There are significant differences among the provinces and territories in the incidence of core housing need of persons with disabilities by age group. New Brunswick has incidences below the national average for persons with disabilities for all age groups. Manitoba, Saskatchewan and Alberta have incidences below the national average for all but one age group. Nunavut has the highest incidence of core housing need for all age groups of persons with disabilities in Canada, including 59.6% among children aged from birth to 14 years (*see* Table 7).

The lowest incidence of persons with disabilities living in a household in core housing need is seniors aged 65-74 in New Brunswick (7.7%). In all except four provinces or territories (P.E.I., Saskatchewan, Yukon and Northwest Territories) the highest incidence over all age groups is seen in children under the age of 15. In Yukon and N.W.T., the highest incidence (31.0% and 27.7% respectively) is seen in those aged 15-24, and in P.E.I. and Saskatchewan, the highest incidence is seen in 25-29 year olds.

11 CMHC background research suggests this might be explained in part by the relationship between the age of onset of the disability and income. Many of those who reach retirement age before experiencing limitations from a disability have made provisions for adequate housing.

Table 7 Incidence of core housing need for persons with disabilities, by age group and geography, 2001

	Total, all ages	Birth to 14 years	15 to 24 years	25 to 29 years	30 to 44 years	45 to 54 years	55 to 64 years	65 to 74 years	75 years and over
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Canada	**17.2**	**22.5**	**20.0**	**20.2**	**20.9**	**17.2**	**16.0**	**13.2**	**16.5**
Newfoundland and Labrador	17.9	25.4	23.9	20.6	22.2	18.1	18.1	13.0	14.5
Prince Edward Island	16.0	22.7	18.1	26.1	16.4	15.2	14.9	12.2	16.3
Nova Scotia	18.3	26.8	21.8	23.9	23.1	19.1	17.8	12.7	16.4
New Brunswick	13.4	17.4	16.4	16.0	15.8	15.7	14.4	7.7	11.7
Quebec	17.2	18.6	15.7	17.7	20.7	20.1	18.5	12.6	16.0
Ontario	18.3	24.2	21.4	20.9	21.8	16.6	15.4	15.2	19.5
Manitoba	14.5	23.8	19.5	19.7	19.1	14.0	15.3	9.3	11.9
Saskatchewan	13.4	22.3	18.4	20.3	18.1	15.1	13.6	8.4	10.2
Alberta	13.4	16.5	16.4	15.8	14.7	12.9	13.4	10.1	12.9
British Columbia	18.4	25.7	23.2	23.6	24.3	19.2	16.8	13.0	15.3
Yukon	17.2	25.8	31.0	22.7	15.3	13.2	11.5	19.7	15.8
Northwest Territories	22.0	27.4	27.7	16.0	20.9	15.8	22.3	25.3	23.6
Nunavut	49.4	59.6	54.1	50.0	49.6	47.5	45.5	41.7	38.5

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: CMHC (census-based housing indicators and data)

There are also significant differences in the incidences of persons with disabilities and persons without disabilities living in a household in core housing need by age and province/territory. Overall, the biggest disparities are seen in Quebec, P.E.I. and Alberta. In P.E.I., youth (25-29 years old) are more than 3 times as likely as persons without disabilities of the same age to live in a household in core housing need, 26.1% compared to 7.8%. In Quebec, persons with disabilities who are 45-54 years old are more than three times more likely than persons without disabilities to be living in a household in core housing need (20.1% compared to 5.8%). A similar pattern is seen for the same age group in Nova Scotia, New Brunswick and the Prairies where persons with disabilities are three or more times as likely to be in a household in core housing need than persons without disabilities.

Gender:

Women with a disability had a higher incidence of living in a household in core housing need than men with a disability.

A total of 451,660 (or 19.3%) females with disabilities live in households in core housing need compared to 303,245 (or 14.8%) males with disabilities. A similar pattern is true for females without disabilities in Canada, but the difference is less pronounced (11.3% and 9.4% respectively).

Almost two in three (451,660 or 59.8%) persons with disabilities who live in households in core housing need are women and girls. For persons without disabilities, half (49.9%) of the individuals who live in households in core housing need are women and girls.

Females with disabilities are 1.7 times more likely to be living in a household in core housing need than females without disabilities (19.3% compared with 11.3%). For males, the ratio is slightly lower than for females at 1.6, since 14.8% of males with disabilities are in need compared to 9.4% of males without disabilities (*see* Table 8).

The highest incidence of core housing need for females with disabilities is in Nunavut at 48.2%. The lowest incidence is in Saskatchewan (14.7%) followed by New Brunswick (15.2%) and Alberta (15.3%). The incidence rate for females with disabilities is higher than for males in every province except Nunavut. For males with disabilities, the incidence of core housing need is highest in Nunavut (50.7%) and lowest in Alberta (11.3%), New Brunswick (11.4%) and Saskatchewan (11.9%).

Table 8 Number and incidence of persons living in households in core housing need, by disability status, gender and geography, 2001

	Females				Males			
	With disabilities		Without disabilities		With disabilities		Without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)
Canada	**451,660**	**19.3**	**1,318,255**	**11.3**	**303,245**	**14.8**	**1,073,620**	**9.4**
Newfoundland and Labrador	7,395	19.9	25,535	12.1	5,505	15.8	21,075	10.3
Prince Edward Island	2,050	17.6	4,720	9.0	1,415	14.0	3,580	7.1
Nova Scotia	19,145	20.6	41,440	12.1	13,145	15.8	31,170	9.5
New Brunswick	9,835	15.2	24,445	8.7	6,715	11.4	18,655	6.8
Quebec	80,430	20.0	281,260	9.3	46,870	13.9	215,425	7.3
Ontario	200,345	20.6	571,800	12.9	132,275	15.8	473,680	10.9
Manitoba	15,425	16.3	39,435	10.0	10,005	12.5	31,850	8.2
Saskatchewan	11,580	14.7	33,260	10.3	8,335	11.9	25,990	8.3
Alberta	34,300	15.3	92,895	8.4	23,200	11.3	75,020	6.7
British Columbia	69,790	19.9	194,265	13.4	54,315	16.9	168,045	11.8
Yukon	320	18.8	1,520	14.2	300	15.7	1,395	13.4
Northwest Territories	430	23.6	2,555	17.0	415	20.7	2,485	15.9
Nunavut	605	48.2	5,140	46.3	750	50.7	5,245	44.7

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: CMHC (census-based housing indicators and data)

The difference in the incidence of core housing need between females with disabilities and females without disabilities varies significantly by province or territory. Quebec had the largest difference between females with disabilities living in a household in core housing need and females without disabilities in core housing need, 20.0% compared to 9.3% respectively. Nunavut and Yukon had the smallest differences between females with disabilities and females without disabilities. For males the differences are greatest in P.E.I. (14.0% compared to 7.1%) and Quebec (13.9% compared to 7.3%) and lowest in Yukon and Nunavut, with very little difference between males with disabilities and males without disabilities.

Women with disabilities are more likely to be living in households in core housing need than women without disabilities and men regardless of disability status.

As noted in the previous sections, the differences between persons with disabilities and persons without disabilities become greater with age. For all age groups, women and girls with disabilities are more likely than men and boys with disabilities to live in a household in core housing need (*see* Table 9).

Although women have a much higher incidence of core housing need than men, the difference between persons with disabilities and persons without disabilities is more pronounced for men than women from age 15-64.

Table 9 Number and percent of persons living in households in core housing need, by gender, disability status and age, 2001

	Females				Males			
	With disabilities		Without disabilities		With disabilities		Without disabilities	
	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)
All ages	**451,660**	**19.3**	**1,318,255**	**11.3**	**303,245**	**14.8**	**1,073,620**	**9.4**
Birth to 14 years	24,125	22.7	351,735	14.3	34,675	22.4	359,205	14.2
15 to 24 years	22,705	21.1	206,600	12.4	21,115	18.9	182,995	10.5
25 to 29 years	13,915	21.9	99,265	12.0	10,750	18.3	66,905	8.4
30 to 44 years	77,355	22.3	321,230	10.5	62,420	19.4	240,665	8.2
45 to 54 years	63,535	17.8	124,035	7.2	53,325	16.5	106,155	6.3
55 to 64 years	61,830	17.4	84,875	8.7	49,310	14.6	61,580	6.5
65 to 74 years	67,625	15.9	74,795	11.7	37,855	10.1	40,330	7.2
75 years and over	120,560	21.0	55,715	18.3	33,795	9.3	15,780	7.4

NOTE: Includes the population living in private, non-farm, non-reserve households with income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: CMHC (census-based housing indicators and data)

For the age 45-54, men and women are both 2.5 times more likely than their non-disabled peers to be in a household in core housing need. For males the incidence is 16.5% compared to 6.3% for men without disabilities. For women the difference was slightly larger with incidences of 17.8% compared to 7.2%, respectively.

The pattern identified at the Canada level is reflected across the provinces and territories (*see* data tables http://www.cmhc.ca/en/corp/about/cahoob07/data/data_015.cfm).

Living Arrangements:

Persons with disabilities who live alone experience a higher incidence of core housing need than those in any other type of living arrangement

The Census classifies individuals into various types of living arrangements, including family households (persons living together as a family), and non-family households (persons living with others but not as a family, such as boarders, and persons living alone).

Persons with disabilities are less likely to live in family households than persons without disabilities—76.4% versus 89.1% respectively (*see* Table 3). Among the 3,346,920 persons with disabilities who live in family households, 407,595 (12.2%) live in households in core housing need compared to 9.5% persons without disabilities (*see* Table 10).

Regardless of disability status, persons who live in a one-family, lone-parent household are more likely to live in a household in core housing need than any other type of family household. For persons with disabilities in family households, the incidence of core housing need is highest amongst one-family, lone-parent households at 30.9%, almost twice the national average (17.2%); for persons without disabilities it is 28.8%, almost triple the national average (10.4%).

The highest incidence of core need for persons with disabilities living in a one-family, lone-parent family is in Nunavut (50.0%). Quebec has the lowest incidence (24.7%) and New Brunswick (25.8%), P.E.I. (28.0%), and Alberta (29.2%) all have incidences below the national average of 31.9%. The incidences for all other provinces and territories are at or above the national average. There is a similar pattern experienced by persons without disabilities.

The greatest differences in core housing need between persons with disabilities and persons without disabilities based on living arrangements are seen in non-family households, which include people living alone or with others. Persons with disabilities who are living in non-family households are more likely than persons without disabilities to be living alone. Of the 884,060 persons with disabilities who are living in non-family households, 85.4% are living alone as compared to 71.3% of the 2,517,545 persons without disabilities (*see* Table 3).

The highest incidence of core housing need is for persons with disabilities living alone, where more than one in three (35.7%) live in households in core housing need—more than double the national incidence of core housing need for persons with disabilities of 17.2%.

Table 10 Number and percentage of persons living in households in core housing need by disability status and living arrangements

	Persons with disabilities		Persons without disabilities	
	(#)	(%)	(#)	(%)
Total - All Households	**754,905**	**17.2**	**2,391,880**	**10.4**
Total persons in family households	407,595	12.2	1,956,205	9.5
Living in one-family, couple-without-children households	114,820	7.8	211,065	4.9
Living in one-family, couple with children households	130,950	10.5	965,965	7.2
Living in one-family, lone-parent households	143,545	31.9	733,545	28.8
Living in multiple-family households	18,280	10.8	45,635	12.6
Total persons in non-family households	347,310	33.5	435,670	17.3
Living alone	315,985	35.7	355,255	19.8
Living with others	31,325	20.7	80,410	11.1

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: CMHC (census-based housing indicators and data)

The incidence for persons without disabilities living alone is 19.8% (*see* Table 10).

Among the provinces and territories, the highest incidence of core housing need for persons with disabilities living alone is in Quebec at 40.8% followed by Newfoundland and Labrador at 39.7%. The lowest is in Saskatchewan at 23.2% followed by Nunavut at 24.4% (*see* data tables http://www.cmhc.ca/en/corp/about/cahoob07/data/data_015.cfm).

Income:

Persons with disabilities in core housing need are more likely to live in households with low incomes than persons without disabilities.

Regardless of disability status, household income is inversely related to living in a household in core housing need—the less household income, the more likely it is that the residents are living in core housing need.

The household income distribution for persons with disabilities is very different from persons without disabilities. Over half of all persons with disabilities (58.4%) live in households with total incomes in 2000 of less than $40,000. By contrast, just over one-third (36.8%) of persons without disabilities lived in households where the household income was below that level (*see* Table 11).

Table 11 Number and distribution of population by household income[1] and disability status, 2001

	Persons with disabilities		Persons without disabilities	
	(#)	(%)	(#)	(%)
Total - Household income	**4,382,445**	**100.0**	**23,093,670**	**100.0**
Less than $10,000	138,860	3.2	339,270	1.5
$10,000 - $19,999	692,245	15.8	1,445,395	6.3
$20,000 - $29,999	693,975	15.8	1,920,470	8.3
$30,000 - $39,999	563,105	12.8	2,326,055	10.1
$40,000 - $49,999	470,490	10.7	2,471,775	10.7
$50,000 or more	1,823,765	41.6	14,590,695	63.2

1. Household income refers to the total income reported by all household members.

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: CMHC (census-based housing indicators and data)

Just over four in ten persons with disabilities (41.6%) lived in households reporting a total income of $50,000 or more. By contrast, 63.2% of persons without disabilities reported that level of household income (*see* Table 11). Almost one in five persons with disabilities (19.0%) lived in a household with an income of less than $20,000. Among persons without disabilities, fewer than one in ten (7.8%) reported this level of household income.

Of the 15.8% of persons with disabilities with household income in 2000 of between $10,000 and $19,999, more than half (53.2%) lived in households in core housing need. By comparison, 6.3% of persons without disabilities have household incomes in this range, with 40.2% living in households in core housing need (*see* Table 12).

The incidence of core housing need for persons with disabilities living in a household with an income of less than $10,000 is 81.5%. Among the provinces and territories, the highest incidences of core housing need for this income group are in Nova Scotia (89.4%), P.E.I. (89.2%) and Saskatchewan (89.1%). Incidence rates are higher than the national average in Quebec (84.7%), Manitoba (86.5%), Alberta (88.1%) and British Columbia (85.7%) (*see* data tables http://www.cmhc.ca/en/corp/about/cahoob07/data/data_015.cfm).

Table 12 Number and distribution of population in core housing need by household income[1] and disability status

	Persons with disabilities		Persons without disabilities	
	(#)	(%)	(#)	(%)
Total	**754,905**	**100.0**	**2,391,880**	**100.0**
Income Less than $10,000	113,120	15.0	286,665	12.0
Between $10,000 - $19,999	401,500	53.2	962,040	40.2
$20,000 - $29,999	161,985	21.5	627,810	26.2
$30,000 - $39,999	56,285	7.5	355,565	14.9
$40,000 - $49,999	17,665	2.3	130,085	5.4
$50,000 or more	4,350	0.6	29,710	1.2

1. Household income refers to the total income reported by all household members.

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: CMHC (census-based housing indicators and data)

For persons without disabilities with household income of less than $10,000, the incidence of core housing need is 84.5% and among the provinces, there is little variation.

Aboriginal Status

There are 117,960 (or 2.7%) Aboriginal persons with disabilities who are living off-reserve.[12] Almost one-third (32.6%) live in households in core housing need compared to 25.0% of off-reserve Aboriginal persons without disabilities. These incidences are much higher than the incidences for non-Aboriginal persons with disabilities, (16.8%), and without disabilities, (10.0%) (*see* Table 13).

Table 13 Incidence of core housing need, by disability status, Aboriginal status, and geography, 2001.

	Persons with disabilities		Persons without disabilities	
	Aboriginal (%)	Non-Aboriginal (%)	Aboriginal (%)	Non-Aboriginal (%)
Canada	**32.6**	**16.8**	**25.0**	**10.0**
Newfoundland and Labrador	27.2	17.6	22.0	10.8
Prince Edward Island	33.3	15.8	19.5	8.0
Nova Scotia	27.4	18.2	20.8	10.7
New Brunswick	29.3	13.1	15.7	7.6
Quebec	30.2	17.1	21.7	8.2
Ontario	29.4	18.2	19.6	11.8
Manitoba	33.7	12.7	27.5	7.2
Saskatchewan	35.5	11.7	31.8	6.6
Alberta	28.	12.7	19.3	7.1
British Columbia	38.3	17.7	27.2	12.1
Yukon	25.5	15.0	27.3	11.0
Northwest Territories	30.6	12.4	25.9	7.4
Nunavut	52.0	20.9	51.1	13.7

NOTE: Includes the population living in private, non-farm, non-reserve households with household income greater than zero and shelter cost-to-income ratio (STIRs) less than 100%.

Source: CMHC (census-based housing indicators and data)

12. Among persons without disabilities, there are 556,410 or 2.3% who identify as Aboriginal persons.

SUMMARY OF FINDINGS

Persons with disabilities are more likely to be living in a household in core housing need than persons without disabilities. Persons with disabilities with relatively high incidences of core housing need are more likely to be: living in rented accommodation; under the age 45; females living alone or are as part of a lone-parent family; with very low incomes (under $10,000); Aboriginal persons living off-reserve.

Disability

- 16.0% of Canadians report some level of disability with the lowest rate of 10.7% in Quebec and the highest (20.8%) in Nova Scotia.
- Disability rates increase with age, with almost two in three (64.4%) reporting some level of disability at 75 years and older.
- On average, females have a higher rate of disability (16.7%) than males (15.2%).
- A total of 884,060 (20.2%) persons with disabilities live alone compared to 1,795,370 (7.8%) persons without disabilities.

Core Housing Need

- Persons with disabilities are 1.7 times more likely to be living in households in core housing need than persons without disabilities. In 2001, 754,905 (or 17.2%) persons who reported having a disability lived in a household in core housing need compared with 2,391,880 (or 10.4%) of persons without disabilities.

Tenure

- Persons with disabilities were less likely to live in a household that is owned by a household member (69.4% compared with 73.7%).
- Persons with disabilities in rental households are 1.5 times more likely to be in core housing need than persons without disabilities who are renters. Over one in three (36.8%) persons with disabilities who live in rented accommodations live in households in core housing need compared to just over one in four (25.3%) persons without disabilities.
- Persons with disabilities living in a household that is owned by a household member were 1.7 times more likely to be in core housing need than persons without disabilities (8.6% compared with 5.0%).

Age and Gender

- For persons aged 45 to 54 years, the likelihood of living in a household in core housing need is 2.5 times greater for those reporting a disability (17.2%) than for those without a disability (6.7%).
- Females with disabilities report a higher incidence of core housing needs than males with disabilities. Almost one in five females with disabilities (19.3%) were living in households in core housing need compared with more than one in ten (14.8%) of males.
- Almost two in three (451,660 or 59.8%) persons with disabilities who live in households in core housing need are female. For persons without disabilities, half (49.9%) of the individuals who live in households in core housing need are female.
- Males with disabilities are 1.6 times more likely to be living in households in core housing need than persons without disabilities—14.8% versus 9.4%; females with disabilities are 1.7 times more likely, with the proportions being 19.3% and 11.3% respectively.
- For all age groups, women and girls with disabilities are much more likely than men and boys with disabilities to live in a household in core housing need.

Living Arrangements

- Regardless of disability status, persons who live in a one-family lone-parent household are more likely to live in a household in core housing need than any other family configuration—for persons with disabilities, the rate is 30.9% and for persons without disabilities, the rate is 28.8%.
- Persons with disabilities living alone are more likely to be in households in core housing need. Among persons with disabilities who are living alone, more than one in three (35.7%) live in households in core housing need. Among persons without disabilities who are living alone, 19.8% live in households in core housing need.

Income

- Over half of all persons with disabilities (58.4%) live in households with total incomes in 2000 of less than $40,000. By contrast, just over one-third (36.8%) of persons without disabilities lived in households where the household income was below that level.

Aboriginal Status

- Persons with disabilities who are Aboriginal are more likely to be in core housing need than Aboriginal persons without disabilities. Among the 117,960 persons with disabilities who report Aboriginal identity, 32.6% live in households in core housing need. Among the 526,935 persons without disabilities who report Aboriginal identity, 25.0% live in households in core housing need.

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